

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ronica L. Pouncy
Debtor

Case No. 23-00678-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 10, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2023:

Recip ID	Recipient Name and Address
db	+ Ronica L. Pouncy, 3723 Peters Mountain Road, Halifax, PA 17032-9045
5530881	+ New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306
5530890	+ Tsc/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jul 10 2023 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5530868	+ Email/Text: backoffice@affirm.com	Jul 10 2023 18:43:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5530870	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 10 2023 18:44:17	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
5530871	+ EDI: CAPITALONE.COM	Jul 10 2023 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5530873	+ EDI: CITICORP.COM	Jul 10 2023 22:43:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5530874	+ EDI: WFNNB.COM	Jul 10 2023 22:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5530875	+ EDI: WFNNB.COM	Jul 10 2023 22:43:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5530876	+ EDI: WFNNB.COM	Jul 10 2023 22:43:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5530869	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 10 2023 18:43:00	Banc Of California/dov, 1 Corporate Dr, Lake Zurich, IL 60047
5530880	+ EDI: CITICORP.COM	Jul 10 2023 22:43:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5530877	Email/Text: collecadminbankruptcy@fnni.com	Jul 10 2023 18:43:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5530878	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 10 2023 18:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5530879	+ EDI: LENDNGCLUB	Jul 10 2023 22:43:00	LendingClub, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
5530886	+ Email/PDF: ebnotices@pnmac.com	Jul 10 2023 18:54:44	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5531038	+ EDI: RMSC.COM	Jul 10 2023 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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5530888	+ EDI: RMSC.COM	23541-1021	
		Jul 10 2023 22:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5530889	+ EDI: RMSC.COM	Jul 10 2023 22:43:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5530891	+ EDI: CAPITALONE.COM	Jul 10 2023 22:43:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5530872	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5530882	*+	New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306
5530883	*+	New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306
5530884	*+	New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306
5530885	*+	New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306
5530887	*+	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2023 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Ronica L. Pouncy cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Lawrence G. Frank	lawrencegfrank@gmail.com PA39@ecfbis.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Ronica L. Pouncy

Social Security number or ITIN xxx-xx-2695

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:23-bk-00678-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronica L. Pouncy
aka Roni Pouncy, aka Ronica Pouncy

7/10/23**By the
court:**

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.